THANH THANH HAI

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OBJECTIVE

As a Product Owner, I aspire to lead and guide cross-functional teams in developing innovative products that align with user needs and business goals. My objective is to optimize the product life cycle, ensuring the delivery of high-quality solutions that exceed customer expectations. I am committed to leveraging my analytical skills and passion for user experience to contribute to the organization's success by driving efficient and impactful product development strategies.

PROFESSIONAL EXPERIENCE

Galaxy FinX (Vikki Digital Bank)   **Feb 2024 - Present**
Product Owner

The role of Product Owner Lead covers the Digital Lending Transformation project at VKB, starting from 2024. The project was launched because the bank's Lending system and processes were old and had almost no improvement for many years before the digital transformation program began.
The responsibility of this role includes managing the full product lifecycle, from idea and design to development, launch, and improvement after go-live.
The work focuses on building solutions for loan operations, sales, and product management, following a step-by-step digital transformation plan. The scope includes different retail loan products for individual customers, such as personal loans, overdraft loans, and loans secured by savings or deposits, along with other common retail lending products.
A key part of the transformation is the migration of lending products from the old core banking system to the new Vault Core, together with the Digital Lending Platform. The solutions support both digital channels like mobile applications and branch channels, while ensuring that daily business operations continue without interruption during the transition.
Close collaboration is required with Digital Development, Marketing, Business Units, Branches, Risk, Operations, Accounting, and Technology teams. This includes collecting business requirements, reviewing current processes, and aligning on shared solutions that meet different professional needs across the organization.
At the same time, the role manages short-term solutions for urgent use cases when the new system is not yet fully available. These solutions are designed to control risk, follow regulations, and remain consistent with the long-term system direction.
The role also includes leading and guiding a team of Business Analysts. Each BA is responsible for a specific Lending area such as collateral, limit management, debt classification and provisioning, and reporting and accounting. Responsibility includes business direction, document quality, and consistency across all Lending modules, while acting as a bridge between Business and Technology teams to support the bank's digital transformation goals.

Vietnam Technological and Commercial Joint- stock Bank   **Jan 2022 - Feb 2024**
Senior Business Analyst

- In my role, I collaborated with various bank departments—Operations, Sales, Customer Service, Security, and Quality Assurance—to understand stakeholder requirements. Working closely with Solution Architects, Backend, and Frontend teams, I analyzed these requirements and proposed solutions that aligned with business objectives and integrated seamlessly with the bank's systems.

- I created detailed Product Requirements Documents (PRDs) to guide the development team, ensuring clarity on features and functionalities. I also built strong relationships with stakeholders outside the Scrum team to ensure smooth workflows and effective support throughout the product lifecycle.
- Leveraging data analysis, I gained insights into customer behavior and product performance, using this information to propose improvements. My strong communication and negotiation skills helped convey information clearly, align stakeholders, and achieve consensus on critical issues.

One Mount Group   **May 2021 - Dec 2021**
Product Owner

- Building and managing the Product Backlog, prioritizing requirements and features based on business value and requests from partner banks.
- Ensuring compatibility, performance, and security of the product by actively participating in testing and evaluation processes, while adhering to regulations and standards of the financial industry
- Close collaboration with other departments within the company, including engineering, design, and marketing, to ensure cohesive solutions.

Techlab Technology Joint Stock Company   **Mar 2020 - Apr 2021**
Product Owner

- Leading the development and management of the digital financial products at Tikop, creating breakthrough solutions to enhance customer experience and meet market demands.
- Listening to and understanding customer requirements, analyzing and transforming them into specific features and products. Creating and managing the Product Backlog, prioritizing requirements and features based on business value and market research.
- Planning and executing Sprints, working closely with the development team to ensure a clear understanding of requirements and deliverables.
- Ensuring compatibility, performance, and security of the product by actively participating in testing and evaluation processes.
- Monitoring project progress, ensuring the achievement of set goals and deadlines.

Bibabo company limited Product Owner   **Jun 2019 - Mar 2020**

Developed comprehensive product management skills and ensured success for both products:

- Social-commerce platform: Understood customer requirements, conducted market research, built and managed the Product Backlog, prioritized features based on business value and trends.
- OMNI Channel management tool: Engaged with customers, built and managed Product Backlog, prioritized features for multi-page Facebook management, messaging, and improved customer service. Ensured the product met requirements and provided an effective multi-channel sales management solution.

Mobile World Joint Stock Company - DienmayXANH.com   **Sep 2015 - Jun 2019**
Product Manager

I analyzed data from web tracking tools such as Hotjar, Crazyegg, and Google Analytics to optimize the performance of features on DienmayXANH.com, improving user experience and streamlining the buying and selling process for customers. Additionally, I led the Product and Design teams, ensuring the work of both teams and individual members met quality standards and adhered to project timelines.

COURSE CERTIFICATE

IBM AI Product Manager
IBM & SkillUp EdTech

IBM Product Manager Specialization
IBM & SkillUp EdTech

Certified Business Analysis Professional™ (CBAP®) Specialization
STARWEAVER

Neural Networks and Deep Learning
DeepLearning.AI

Supervised Machine Learning: Regression and Classification
Stanford Online | DeepLearning.AI

STRENGTHS AND EXPERTISE

Deep Product Knowledge	Requirements Management	Quality Control
Planning and Prioritization	Project Management Skills	Analytical Thinking
Effective Communication	Agile Knowledge	Leadership Skills